



Order Filed on September 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Philadelphia, PA 19106
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Attorneys for Secured Creditor
PNC BANK, NATIONAL ASSOCIATION

Case No.: 19-31918 RG

Adv. No.:

Hearing Date:

Judge: Rosemary Gambardella

In Re:
Joseph C. Cannizzaro

Debtor.

CONSENT ORDER CURING POST PETIOIN DEFAULT AND REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 7, 2023



Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Joseph C. Cannizzaro

Case No: 19-31918 RG

Caption of Order: CONSENT ORDER RESOLVING DEFAULT AND REINSTATING AUTOMATIC STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 12 William Street, Lincoln Park, NJ 07035 Morris, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James C. Zimmerman, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 24, 2023 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2023 through August 2023 for a total post-petition default of \$5,241.23 (3 @ \$2,093.08 less suspense of \$1,038.01); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,241.23 shall be paid in full by September 1, 2023; and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor make regular mortgage payments, outside the Chapter 13 Plan, beginning September 1, 2023, directly Secured Creditor (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor is

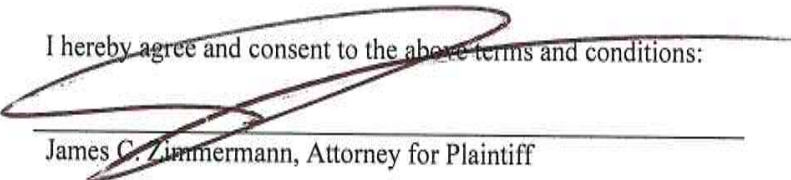
hereby awarded reimbursement of fees in the sum of \$500.00, which is to be paid through the Debtor's Chapter 13 Plan.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that request to impose an automatic stay, are hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated:

8/29/23


James C. Zimmermann, Attorney for Plaintiff

I hereby agree and consent to the above terms and conditions:

Dated:

8/24/2023

/s/ Denise Carlon

Denise E. Carlon, Attorney for Defendant

In re:
Joseph C Cannizzaro
Debtor

Case No. 19-31918-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 11, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph C Cannizzaro, 12 William Street, Lincoln Park, NJ 07035-1131

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James C. Zimmermann	on behalf of Debtor Joseph C Cannizzaro jim@jzlawyer.com office@jzlawyer.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecef@magtrustee.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Sep 11, 2023

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6